

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

**FILED**

FEB 28 2000

TIMOTHY R. WALBRIDGE, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

IN RE:

SUTTON, IAN ALAN  
SUTTON, AMANDA TODD

Debtors.

BELL FINANCE COMPANY OF  
ARDMORE, INC., an Oklahoma  
Corporation, formerly Cash Credit, Inc.  
d/b/a PUBLIC FINANCE

Plaintiff,

vs.

SUTTON, IAN ALAN,  
SUTTON, AMANDA TODD

Defendants.

CASE NO 99-03315-M  
CHAPTER 7

ADVERSARY NO. 99-0264-M

**AGREED JUDGMENT AND ORDER DETERMINING DEBT NON DISCHARGEABLE**

COMES NOW the matters set forth in the complaint of BELL FINANCE COMPANY OF ARDMORE, (hereinafter "Bell" or "plaintiff"), plaintiff, by and through Amy L. Underwood and Ian Sutton and Amanda Sutton, defendants, Pro Se. The Court finds as follows:

**FINDINGS AND STIPULATIONS:**

1. This Court has jurisdiction over the parties and subject matter. This proceeding is a core proceeding.
2. The parties stipulate that the debt of the defendants to plaintiff is non dischargeable under USC Title 11 Section 523(a)(2)(A) and (B) and that the following Order and Judgment should be issued.

DOCKETED 2-28-00  
Clerk, U.S. Bankruptcy Court  
Northern District of Oklahoma

**WHEREFORE, IT IS ORDERED AND IT IS THE JUDGMENT OF THIS COURT** that the plaintiff Bell Finance Company of Ardmore is granted a judgment against the defendant Amanda Sutton for three hundred sixteen dollars and six cents (\$316.06), plus costs of one-hundred ninety dollars (\$190.00), plus attorney fees of two hundred dollars (\$200.00), plus any future collection costs, including attorney fees.

**IT IS FURTHER ORDERED AND IS THE JUDGMENT OF THIS COURT** that the plaintiff, Bell Finance Company of Ardmore is granted a judgment against the defendant, Ian Sutton for nine hundred sixty five dollars and six cents (\$965.06). In the event the Court costs of \$190.00 and attorney fees of \$200.00 are not paid by defendant Amanda Sutton, those sums shall be assessed against the defendant, Ian Sutton.

**IT IS FURTHER ORDERED** that the above judgment is not and shall not be discharged against Amanda Sutton and Ian Sutton by any order of discharge granted in the above styled bankruptcy or any future bankruptcy. The debt of defendants to plaintiff is ordered to be an exception to discharge under USC Title 11 Section 523 (a)(2)(A) and (B).

**IT IS FURTHER ORDERED** that the parties have agreed that the execution on the above judgment is stayed so long as defendants pay one hundred dollars (\$100.00) per month to plaintiff, until such judgment, costs and fees is paid in full, with the first payment due February 15, 2000; provided that upon the defendants' failure to timely make such agreed payments, plaintiff may execute on this judgment without further order authorizing execution; and further agreed that this agree stay of execution does not prohibit plaintiff from filing this judgment in any appropriate recording system to establish a judgment lien, but it does stay any execution against any property

which such a lien is established unless defendant defaults on the above stated payment agreement.

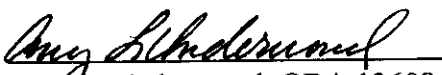
This judgment shall be entered as appropriate in the judgment docket.

Dated this 28<sup>th</sup> day of February, 2000.


BY THE COURT.


  
TERRENCE L. MICHAEL  
UNITED STATES BANKRUPTCY JUDGE

Approved prior to submission to the Court by:

  
Amy L. Underwood, OBA 13608  
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918 583-7897

Attorney for the Plaintiff

  
Ian Sutton, Defendant  
Pro Se

  
Amanda Sutton, Defendant  
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